

**UNITED STATES BANKRUPTCY COURT FOR THE  
NORTHERN DISTRICT OF ILLINOIS  
WESTERN DIVISION**

IN RE: SMITH, MELISSA A.	CHAPTER 7 -- Liquidation
RAPACZ, MELISSA A	CASE NO. 07-72558 MB
Social Security/Employer Tax ID Number: xxx-xx-9088 13-7601711 Debtor(s)	HONORABLE MANUEL BARBOSA

**NOTICE OF FILING OF THE TRUSTEE'S FINAL REPORT, HEARING ON  
APPLICATIONS FOR COMPENSATION, (AND HEARING ON THE ABANDONMENT  
OF PROPERTY BY THE TRUSTEE)**

**TO ALL CREDITORS:**

1. NOTICE IS HEREBY GIVEN that the Trustee's Final Report has been filed and a hearing will be held by the undersigned judge at the U.S. BANKRUPTCY COURT, 211 South Court, Rockford, IL 61101, on January 26, 2009 at 9:30 a.m.
2. The hearing will be held for the purpose of examining the Trustee's Final Report, ruling on any objections to the Final Report, ruling on applications for compensation and expenses, and transacting such other business as may be properly noticed before the Court. ATTENDANCE BY THE DEBTOR AND CREDITORS IS WELCOMED BUT IS NOT REQUIRED.

3. The following applications for compensation have been filed:

APPLICANT	COMPENSATION PREVIOUSLY PAID	FEES NOW REQUESTED	EXPENSES NOW REQUESTED
Yalden, Olsen & Willette Attorney/Trustee	0.00	3,110.00	
JOSEPH D. OLSEN Trustee	0.00	12,804.96	

**FILED**

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

DEC 12 2008

KENNETH S. GARDNER, CLERK

BY

DEPUTY CLERK

JOSEPH D. OLSEN	0.00	6,960.60
Trustee		
DICKERSON & NIEMAN	13,730.00	13,730.00
Real Estate Broker		

4. The Trustee's Final Report shows total:

a. Receipts	\$	<u>191,099.28</u>
b. Disbursements	\$	<u>22,436.52</u>
c. Net Cash Available for Distribution	\$	<u>168,662.76</u>

5. In addition to the fees, compensation and expenses that may be allowed by the Court, liens and priority claims which must be paid in advance of general unsecured creditors have been allowed in the amount of \$0.00, which leaves a total amount of \$145,787.20, to be distributed to general unsecured creditors whose claims have been allowed in the total amount of \$330,185.33.

6. The debtor has been discharged.

7. The Trustee proposed to abandon the following property at the hearing:

11/17/08  
DATE

s/s Joseph D. Olsen

# Certificate of Service Page 3 of 8

# CERTIFICATE OF NOTICE

District/off: 0752-3  
Case: 07-72558

User: jshores  
Form ID: pdf002

Page 1 of 1  
Total Served: 22

Date Rcvd: Dec 12, 2008

The following entities were served by first class mail on Dec 14, 2008.

db +Melissa A. Smith, 4150 Brookstone Lane, Bevidere, IL 61008-6722  
aty +Craig A Willette, Yalden Olsen & Willette, 1318 E State Street, Rockford, IL 61104-2228  
aty +Richard T Jones, 138 Cass Street, Woodstock, IL 60098-3254  
tr +Joseph D Olsen, Yalden Olsen & Willette, 1318 E State Street, Rockford, IL 61104-2228  
11696258 +American, Post Office Box 182273, Customer Service, Columbus, OH 43218-2273  
11696259 +Boone County Treasurer, 601 N. Main Street, Belvidere, IL 61008-2600  
11696260 Capital One, 1957 Westmoreland Road, Post Office Box 26094, Richmond, VA 23260-6094  
11696261 +Chase, Post Office Box 15298, Wilmington, DE 19850-5298  
11832518 Chase Bank USA, c o Weinstein and Riley, PS, po box 3978, seattle, WA 98124-3978  
11696262 Dell Financial Services, Post Office Box 81577, Austin, TX 78708-1577  
11696264 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,  
GRAND RAPIDS MI 49546-6253  
(address filed with court: Fifth Third Bank, Cust. Ser. Dept./Mail Drop 1090G1,  
38 Fountain Square Plaza, Cincinnati, OH 45263)  
11696265 +Menards/Household Bank, Attn: Bankruptcy, Post Office Box 15521, Wilmington, DE 19850-5521  
11905196 +Saxon Mortgage, 1270 Northland Dr., Ste. 200, Mendota Heights, MN 55120-1176  
11901896 +Saxon Mortgage, 4708 Mercantile Dr., Fort Worth, TX 76137-3605  
11696266 Saxon Mortgage, Post Office Box 161489, Ft. Worth, TX 76161-1489  
11696267 Scholastic, Post Office Box 6042, Jefferson City, MO 65102-6042  
11696268 Target National Bank, Post Office Box 59317, Minneapolis, MN 55459-0317  
11791318 Target National Bank, c o Weinstein and Riley, PS, po box 3978, seattle, WA 98124-3978  
11696269 Washington Mutual Card Services, Post Office Box 9016, Pleasanton, CA 94566-9016

The following entities were served by electronic transmission on Dec 13, 2008.

11696263 E-mail/PDF: mrdiscen@discoverfinancial.com Dec 13 2008 01:01:17 Discover Financial Services,  
Post Office Box 8003, Hilliard, Ohio 43026  
11795972 E-mail/PDF: mrdiscen@discoverfinancial.com Dec 13 2008 01:01:17  
Discover Bank/DFS Services LLC, PO Box 3025, New Albany OH 43054-3025  
11791551 E-mail/PDF: rmscedi@recoverycorp.com Dec 13 2008 00:15:51  
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605

TOTAL: 3

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +Joseph D Olsen, Yalden Olsen & Willette, 1318 E State Street, Rockford, IL 61104-2228  
11913403\* +Saxon Mortgage, 1270 Northland Dr., Ste. 200, Mendota Heights, MN 55120-1176

TOTALS: 0, \* 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 14, 2008

Signature:

